

# The Kingsley

## FINANCIAL ANALYSIS

4 June 2025

Term in Years **30**  
Interest Rate **10.75%**

Inflation **6.00%**  
Rental Escalation **6.00%**

VAT **15.00%**  
Levies - Rate per : **30**

### Option 1: 100% Financing

Unit Number	Block	Floor	Unit Type	Unit Size	Balcony / Patio size	Garden area approx.	Total Size	Selling Price	Buyer's Deposit	Bond Amount	Monthly Projected Rental Income	100% Finance over 30 Years at a 10.75% Interest Rate	Rental Assist	Monthly BC Levy Estimate	Monthly Property Rates	Rental Management at 11.5 % incl VAT - 4 years	Gross Income (Incl. Year 1 Rental Assist)	Gross Yield % (Gross Income Incl. Year 1 Rental Assist / Selling Price)	Year 1 Net Monthly Cash Flow	Year 2 Net Monthly Cash Flow	Year 3 Net Monthly Cash Flow	Year 4 Net Monthly Cash Flow	Year 5 Net Monthly Cash Flow
1	1	GF	1B1B	39	0	30	69	1,725,000	0	1,725,000	12,000	16,103	0	2,070.00	683.82	1,380	144,000	8.35%	-8,236	-7,764	-7,264	-6,734	-6,172
2	1	GF	1B1B	30	0	30	60	1,695,000	0	1,695,000	12,000	15,823	0	1,800.00	668.90	1,380	144,000	8.50%	-7,671	-7,182	-6,664	-6,114	-5,532
101	1	FF	0.5B1B	31	0	0	31	1,195,000	0	1,195,000	9,000	11,155	0	930.00	420.24	1,035	108,000	9.04%	-4,540	-4,143	-3,723	-3,277	-2,804
103	1	FF	1B1B	46	8	0	54	1,585,000	0	1,585,000	11,500	14,796	0	1,620.00	614.20	1,323	138,000	8.71%	-6,852	-6,376	-5,871	-5,335	-4,767
109	1	FF	1B1B	41	2	0	43	1,595,000	0	1,595,000	10,950	14,889	0	1,290.00	619.17	1,259	131,400	8.24%	-7,107	-6,641	-6,146	-5,621	-5,065
113	1	FF	1B1B	40	4	0	44	1,495,000	0	1,495,000	10,950	13,956	0	1,320.00	569.44	1,259	131,400	8.79%	-6,154	-5,686	-5,190	-4,664	-4,107
114	1	FF	0.5B1B	40	3	0	43	1,595,000	0	1,595,000	10,950	14,889	0	1,290.00	619.17	1,259	131,400	8.24%	-7,107	-6,641	-6,146	-5,621	-5,065
115	1	FF	1B1B	40	4	0	44	1,595,000	0	1,595,000	10,950	14,889	0	1,320.00	619.17	1,259	131,400	8.24%	-7,137	-6,672	-6,179	-5,657	-5,103
118	1	FF	0.5B1B	40	2	0	42	1,595,000	0	1,595,000	10,950	14,889	0	1,260.00	619.17	1,259	131,400	8.24%	-7,077	-6,609	-6,112	-5,585	-5,027
119	1	FF	1B1B	41	2	0	43	1,595,000	0	1,595,000	10,950	14,889	0	1,290.00	619.17	1,259	131,400	8.24%	-7,107	-6,641	-6,146	-5,621	-5,065
203	1	SF	0.5B1B	27	3	0	30	1,625,000	0	1,625,000	9,000	15,169	0	900.00	634.09	1,035	108,000	6.65%	-8,738	-8,352	-7,943	-7,510	-7,050
204	1	SF	0.5B1B	21	0	0	21	1,257,000	0	1,257,000	8,500	11,734	0	630.00	451.07	978	102,000	8.11%	-5,292	-4,906	-4,496	-4,062	-3,602
208	1	SF	0.5B1B	21	0	0	21	1,199,000	0	1,199,000	8,500	11,192	0	630.00	422.23	978	102,000	8.51%	-4,722	-4,334	-3,922	-3,486	-3,024
209	1	SF	0.5B1B	28	3	0	31	1,625,000	0	1,625,000	9,000	15,169	0	930.00	634.09	1,035	108,000	6.65%	-8,768	-8,384	-7,977	-7,545	-7,088
211	1	SF	0.5B1B	30	3	0	33	1,625,000	0	1,625,000	9,000	15,169	0	990.00	634.09	1,035	108,000	6.65%	-8,828	-8,448	-8,044	-7,617	-7,164
215	1	SF	0.5B1B	40	3	0	43	1,675,000	0	1,675,000	10,950	15,636	0	1,290.00	658.96	1,259	131,400	7.84%	-7,894	-7,430	-6,937	-6,415	-5,862
216	1	SF	1B1B	40	4	0	44	1,575,000	0	1,575,000	10,950	14,702	0	1,320.00	609.22	1,259	131,400	8.34%	-6,941	-6,475	-5,981	-5,458	-4,904
218	1	SF	1B1B	40	4	0	44	1,575,000	0	1,575,000	10,950	14,702	0	1,320.00	609.22	1,259	131,400	8.34%	-6,941	-6,475	-5,981	-5,458	-4,904
306	1	TF	1B1B	32	7	0	39	1,495,000	0	1,495,000	10,950	13,956	0	1,170.00	569.44	1,259	131,400	8.79%	-6,004	-5,527	-5,021	-4,485	-3,917

### Option 2: 90% Financing

Unit Number	Block	Floor	Unit Type	Unit Size	Balcony / Patio size	Garden area approx.	Total Size	Selling Price	Buyer's Deposit	Bond Amount	Monthly Projected Rental Income	90% Finance over 30 Years at a 10.75% Interest Rate	Rental Assist	Monthly BC Levy Estimate	Monthly Property Rates	Rental Management at 11.5 % incl VAT - 4 years	Gross Income (Incl. Year 1 Rental Assist)	Gross Yield % (Gross Income Incl. Year 1 Rental Assist / Selling Price)	Year 1 Net Monthly Cash Flow	Year 2 Net Monthly Cash Flow	Year 3 Net Monthly Cash Flow	Year 4 Net Monthly Cash Flow	Year 5 Net Monthly Cash Flow
1	1	GF	1B1B	39	0	30	69	1,725,000	172,500	1,552,500	12,000	14,492	0	2,070.00	1,491.56	1,380	144,000	8.35%	-7,434	-6,154	-5,654	-5,124	-4,561
2	1	GF	1B1B	30	0	30	60	1,695,000	169,500	1,525,500	12,000	14,240	0	1,800.00	1,462.54	1,380	144,000	8.50%	-6,883	-5,600	-5,082	-4,532	-3,950
101	1	FF	0.5B1B	31	0	0	31	1,195,000	119,500	1,075,500	9,000	10,040	0	930.00	978.79	1,035	108,000	9.04%	-3,983	-3,028	-2,607	-2,161	-1,689
103	1	FF	1B1B	46	8	0	54	1,585,000	158,500	1,426,500	11,500	13,316	0	1,620.00	1,356.11	1,323	138,000	8.71%	-6,115	-4,896	-4,391	-3,856	-3,288
109	1	FF	1B1B	41	2	0	43	1,595,000	159,500	1,435,500	10,950	13,400	0	1,290.00	1,365.79	1,259	131,400	8.24%	-6,365	-5,152	-4,657	-4,132	-3,576
113	1	FF	1B1B	40	4	0	44	1,495,000	149,500	1,345,500	10,950	12,560	0	1,320.00	1,269.04	1,259	131,400	8.79%	-5,458	-4,291	-3,794	-3,269	-2,711
114	1	FF	0.5B1B	40	3	0	43	1,595,000	159,500	1,435,500	10,950	13,400	0	1,290.00	1,365.79	1,259	131,400	8.24%	-6,365	-5,152	-4,657	-4,132	-3,576
115	1	FF	1B1B	40	4	0	44	1,595,000	159,500	1,435,500	10,950	13,400	0	1,320.00	1,365.79	1,259	131,400	8.24%	-6,395	-5,183	-4,690	-4,168	-3,614
118	1	FF	0.5B1B	40	2	0	42	1,595,000	159,500	1,435,500	10,950	13,400	0	1,260.00	1,365.79	1,259	131,400	8.24%	-6,335	-5,120	-4,623	-4,096	-3,538
119	1	FF	1B1B	41	2	0	43	1,595,000	159,500	1,435,500	10,950	13,400	0	1,290.00	1,365.79	1,259	131,400	8.24%	-6,365	-5,152	-4,657	-4,132	-3,576
203	1	SF	0.5B1B	27	3	0	30	1,625,000	162,500	1,462,500	9,000	13,652	0	900.00	1,394.81	1,035	108,000	6.65%	-7,982	-6,835	-6,426	-5,993	-5,533
204	1	SF	0.5B1B	21	0	0	21	1,257,000	125,700	1,131,300	8,500	10,560	0	630.00	1,038.77	978	102,000	8.11%	-4,707	-3,733	-3,323	-2,889	-2,428
208	1	SF	0.5B1B	21	0	0	21	1,199,000	119,900	1,079,100	8,500	10,073	0	630.00	982.66	978	102,000	8.51%	-4,163	-3,215	-2,803	-2,367	-1,905
209	1	SF	0.5B1B	28	3	0	31	1,625,000	162,500	1,462,500	9,000	13,652	0	930.00	1,394.81	1,035	108,000	6.65%	-8,012	-6,867	-6,460	-6,029	-5,571
211	1	SF	0.5B1B	30	3	0	33	1,625,000	162,500	1,462,500	9,000	13,652	0	990.00	1,394.81	1,035	108,000	6.65%	-8,072	-6,931	-6,528	-6,100	-5,647
215	1	SF	0.5B1B	40	3	0	43	1,675,000	167,500	1,507,500	10,950	14,072	0	1,290.00	1,443.19	1,259	131,400	7.84%	-7,115	-5,866	-5,374	-4,852	-4,298
216	1	SF	1B1B	40	4	0	44	1,575,000	157,500	1,417,500	10,950	13,232	0	1,320.00	1,346.44	1,259	131,400	8.34%	-6,208	-5,005	-4,511	-3,988	-3,433
218	1	SF	1B1B	40	4	0	44	1,575,000	157,500	1,417,500	10,950	13,232	0	1,320.00	1,346.44	1,259	131,400	8.34%	-6,208	-5,005	-4,511	-3,988	-3,433
306	1	TF	1B1B	32	7	0	39	1,495,000	149,500	1,345,500	10,950	12,560	0	1,170.00	1,269.04	1,259	131,400	8.79%	-5,308	-4,132	-3,626	-3,090	-2,522

### Option 3: 80% Financing

Unit Number	Block	Floor	Unit Type	Unit Size	Balcony / Patio size	Garden area approx.	Total Size	Selling Price	Buyer's Deposit	Bond Amount	Monthly Projected Rental Income	80% Finance over 30 Years at a 10.75% Interest Rate	Rental Assist	Monthly BC Levy Estimate	Monthly Property Rates	Rental Management at 11.5 % incl VAT - 4 years	Gross Income (Incl. Year 1 Rental Assist)	Gross Yield % (Gross Income Incl. Year 1 Rental Assist / Selling Price)	Year 1 Net Monthly Cash Flow	Year 2 Net Monthly Cash Flow	Year 3 Net Monthly Cash Flow	Year 4 Net Monthly Cash Flow	Year 5 Net Monthly Cash Flow
1	1	GF	1B1B	39	0	30	69	1,725,000	345,000	1,380,000	12,000	12,882	0	2,070.00	1,491.56	1,380	144,000	8.35%	-5,824	-4,544	-4,044	-3,513	-2,951
2	1	GF	1B1B	30	0	30	60	1,695,000	339,000	1,356,000	12,000	12,658	0	1,800.00	1,462.54	1,380	144,000	8.50%	-5,301	-4,018	-3,499	-2,950	-2,367
101	1	FF	0.5B1B	31	0	0	31	1,195,000	239,000	956,000	9,000	8,924	0	930.00	978.79	1,035	108,000	9.04%	-2,868	-1,912	-1,492	-1,046	-573
103	1	FF	1B1B	46	8	0	54	1,585,000	317,000	1,268,000	11,500	11,837	0	1,620.00	1,356.11	1,323	138,000	8.71%	-4,635	-3,417	-2,911	-2,376	-1,808
109	1	FF	1B1B	41	2	0	43	1,595,000	319,000	1,276,000	10,950	11,911	0	1,290.00	1,365.79	1,259	131,400	8.24%	-4,876	-3,663	-3,168	-2,643	-2,087
113	1	FF	1B1B	40	4	0	44	1,495,000	299,000	1,196,000	10,950	11,164	0	1,320.00	1,269.04	1,259	131,400	8.79%	-4,063	-2,895	-2,399	-1,873	-1,315
114	1	FF	0.5B1B	40	3	0	43	1,595,000	319,000	1,276,000	10,950	11,911	0	1,290.00	1,365.79	1,259	131,400	8.24%	-4,876	-3,663	-3,168	-2,643	-2,087

115	1	FF	1B1B	40	4	0	44	1,595,000	319,000	1,276,000	10,950	11,911	0	1,320.00	1,365.79	1,259	131,400	8.24%	-4,906	-3,695	-3,202	-2,679	-2,125
118	1	FF	0.5B1B	40	2	0	42	1,595,000	319,000	1,276,000	10,950	11,911	0	1,260.00	1,365.79	1,259	131,400	8.24%	-4,846	-3,631	-3,134	-2,608	-2,049
119	1	FF	1B1B	41	2	0	43	1,595,000	319,000	1,276,000	10,950	11,911	0	1,290.00	1,365.79	1,259	131,400	8.24%	-4,876	-3,663	-3,168	-2,643	-2,087
203	1	SF	0.5B1B	27	3	0	30	1,625,000	325,000	1,300,000	9,000	12,135	0	900.00	1,394.81	1,035	108,000	6.65%	-6,465	-5,318	-4,909	-4,476	-4,016
204	1	SF	0.5B1B	21	0	0	21	1,257,000	251,400	1,005,600	8,500	9,387	0	630.00	1,038.77	978	102,000	8.11%	-3,533	-2,559	-2,150	-1,715	-1,255
208	1	SF	0.5B1B	21	0	0	21	1,199,000	239,800	959,200	8,500	8,954	0	630.00	982.66	978	102,000	8.51%	-3,044	-2,095	-1,684	-1,248	-785
209	1	SF	0.5B1B	28	3	0	31	1,625,000	325,000	1,300,000	9,000	12,135	0	930.00	1,394.81	1,035	108,000	6.65%	-6,495	-5,350	-4,943	-4,512	-4,054
211	1	SF	0.5B1B	30	3	0	33	1,625,000	325,000	1,300,000	9,000	12,135	0	990.00	1,394.81	1,035	108,000	6.65%	-6,555	-5,414	-5,011	-4,583	-4,130
215	1	SF	0.5B1B	40	3	0	43	1,675,000	335,000	1,340,000	10,950	12,509	0	1,290.00	1,443.19	1,259	131,400	7.84%	-5,551	-4,302	-3,810	-3,288	-2,735
216	1	SF	1B1B	40	4	0	44	1,575,000	315,000	1,260,000	10,950	11,762	0	1,320.00	1,346.44	1,259	131,400	8.34%	-4,738	-3,535	-3,041	-2,518	-1,963
218	1	SF	1B1B	40	4	0	44	1,575,000	315,000	1,260,000	10,950	11,762	0	1,320.00	1,346.44	1,259	131,400	8.34%	-4,738	-3,535	-3,041	-2,518	-1,963
306	1	TF	1B1B	32	7	0	39	1,495,000	299,000	1,196,000	10,950	11,164	0	1,170.00	1,269.04	1,259	131,400	8.79%	-3,913	-2,736	-2,230	-1,694	-1,126

Rental Income	Year 1	Year 2	Year 3	Year 4	Year 5
1	12,000	12,720	13,443	14,292	15,150
2	12,000	12,720	13,443	14,292	15,150
101	9,000	9,540	10,112	10,719	11,362
103	11,500	12,190	12,921	13,697	14,518
109	10,950	11,607	12,303	13,042	13,824
113	10,950	11,607	12,303	13,042	13,824
114	10,950	11,607	12,303	13,042	13,824
115	10,950	11,607	12,303	13,042	13,824
118	10,950	11,607	12,303	13,042	13,824
119	10,950	11,607	12,303	13,042	13,824
203	9,000	9,540	10,112	10,719	11,362
204	8,500	9,010	9,551	10,124	10,731
208	8,500	9,010	9,551	10,124	10,731
209	9,000	9,540	10,112	10,719	11,362
211	9,000	9,540	10,112	10,719	11,362
215	10,950	11,607	12,303	13,042	13,824
216	10,950	11,607	12,303	13,042	13,824
218	10,950	11,607	12,303	13,042	13,824
306	10,950	11,607	12,303	13,042	13,824

Levies	Year 1	Year 2	Year 3	Year 4	Year 5
1	2,070	2,194	2,328	2,465	2,613
2	1,800	1,908	2,022	2,144	2,272
101	930	986	1,045	1,108	1,174
103	1,620	1,717	1,820	1,929	2,045
109	1,290	1,367	1,449	1,536	1,629
113	1,320	1,399	1,483	1,572	1,666
114	1,290	1,367	1,449	1,536	1,629
115	1,320	1,399	1,483	1,572	1,666
118	1,260	1,336	1,416	1,501	1,591
119	1,290	1,367	1,449	1,536	1,629
203	900	954	1,011	1,072	1,136
204	630	668	708	750	795
208	630	668	708	750	795
209	900	954	1,011	1,072	1,136
211	990	1,049	1,112	1,179	1,250
215	1,290	1,367	1,449	1,536	1,629
216	1,320	1,399	1,483	1,572	1,666
218	1,320	1,399	1,483	1,572	1,666
306	1,170	1,240	1,315	1,393	1,477

Rental Assist	Total	Year 1	Year 2	Year 3	Year 4	Year 5
1	0	0	0	0	0	0
2	0	0	0	0	0	0
101	0	0	0	0	0	0
103	0	0	0	0	0	0
109	0	0	0	0	0	0
113	0	0	0	0	0	0
114	0	0	0	0	0	0
115	0	0	0	0	0	0
118	0	0	0	0	0	0
119	0	0	0	0	0	0
203	0	0	0	0	0	0
204	0	0	0	0	0	0
208	0	0	0	0	0	0
209	0	0	0	0	0	0
211	0	0	0	0	0	0
215	0	0	0	0	0	0
216	0	0	0	0	0	0
218	0	0	0	0	0	0
306	0	0	0	0	0	0

Rates and Taxes	Year 1	Year 2	Year 3	Year 4	Year 5
1	684	725	768	814	863
2	669	709	752	797	844
101	420	445	472	501	531
103	614	651	690	732	775
109	619	656	696	737	782
113	599	634	670	709	750
114	619	656	696	737	782
115	619	656	696	737	782
118	619	656	696	737	782
119	619	656	696	737	782
203	634	672	712	755	801
204	451	478	507	537	569
208	422	448	474	503	533
209	634	672	712	755	801
211	634	672	712	755	801
215	659	698	740	785	832
216	609	646	685	726	769
218	609	646	685	726	769
306	569	604	640	679	719

**DISCLAIMER**  
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Rental Management	Year 1 (10% + VAT)	Year 2 (10% + VAT)	Year 3 (10% + VAT)	Year 4 (10% + VAT)	Year 5 (10% + VAT)
1	1,380	1,463	1,551	1,644	1,742
2	1,380	1,463	1,551	1,644	1,742
101	1,035	1,097	1,163	1,233	1,307
103	1,323	1,402	1,486	1,575	1,670
109	1,299	1,335	1,415	1,500	1,590
113	1,299	1,335	1,415	1,500	1,590
114	1,299	1,335	1,415	1,500	1,590
115	1,299	1,335	1,415	1,500	1,590
118	1,299	1,335	1,415	1,500	1,590
119	1,299	1,335	1,415	1,500	1,590
203	1,035	1,097	1,163	1,233	1,307
204	978	1,036	1,098	1,164	1,234
208	978	1,036	1,098	1,164	1,234
209	1,035	1,097	1,163	1,233	1,307
211	1,035	1,097	1,163	1,233	1,307
215	1,299	1,335	1,415	1,500	1,590
216	1,299	1,335	1,415	1,500	1,590
218	1,299	1,335	1,415	1,500	1,590
306	1,299	1,335	1,415	1,500	1,590